

November 1, 2017

Dear Sen. Heitkamp,

We commend you for introducing legislation to extend the moratorium on the Health Insurance Tax (HIT) for two years. Your introduction of S. 1978, the *Small Business and Family Health Tax Relief Act of 2017* is an important step in protecting North Dakota businesses and families from the return of this harmful tax.

If the HIT is allowed to return as scheduled on Jan. 1, 2018, 156 million Americans will face nearly \$22 billion in higher premiums next year. In North Dakota, the tax will increase premiums by \$54 million next year.

North Dakotan businesses that provide vital services, offer employment across the state, and contribute significantly to North Dakota's economy will be among those hardest hit. Large employers in the state will face premium increases of \$518 per family coverage policy, while small businesses and their employees will face premium increases of \$479 per policy.

For businesses like us, those higher health care costs could force us to reduce benefits, cut jobs and even shut our doors. This tax is bad for business, bad for North Dakotans and bad for the state.

That's why your effort to protect businesses and residents is so important. We applaud your leadership and commitment to putting the needs of North Dakota first. We stand ready to work with you and your colleagues to advance this vital legislation.

Sincerely,



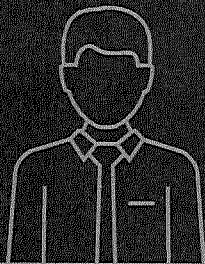
Al Anderson

President, Bismarck-Mandan Chamber of Commerce

THE RETURN OF HEALTH INSURANCE TAX IN 2018...

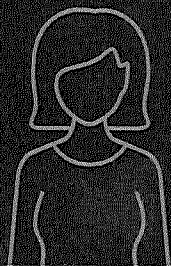


Oliver Wyman analysis finds the Affordable Care Act's Health Insurance Tax will result in higher health insurance premiums totaling **\$51 MILLION FOR NORTH DAKOTA IN 2018.**



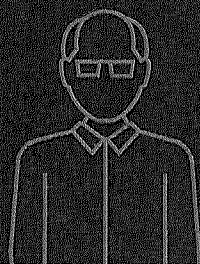
Fully insured **LARGE EMPLOYERS AND THEIR EMPLOYEES** will see their premiums increase

\$496
FOR FAMILY
COVERAGE



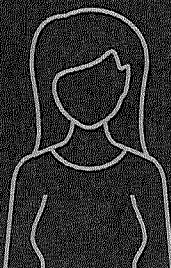
Fully insured **SMALL EMPLOYERS AND THEIR EMPLOYEES** will see their premiums increase

\$458
FOR FAMILY
COVERAGE



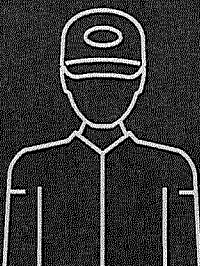
SENIORS AND DISABLED INDIVIDUALS in Medicare Advantage will see their premiums increase

\$480
PER COUPLE



CONSUMERS IN THE INDIVIDUAL MARKET will see their premiums increase

\$163
FOR INDIVIDUAL
POLICIES



NORTH DAKOTA MEDICAID will incur an additional cost of

\$8.4M